

Northern District of Georgia

In Re: Debtor(s)  
**Boyd Shane Collie**  
323 Wayburn Walk  
Dallas, GA 30132

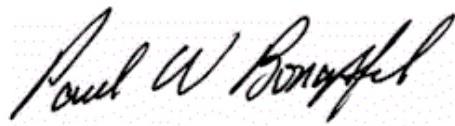
Case No.: **04-43621-pwb**  
Chapter: **7**  
Judge: **Paul W. Bonapfel**

**xxx-xx-1492**

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED** that the debtor is granted a discharge under § 727 of title 11, United States Code, (the Bankruptcy Code).



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Paul W. Bonapfel  
United States Bankruptcy Judge

Dated: January 5, 2005

Form 7do

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 7do continued

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

**CERTIFICATE OF SERVICE**

District/off: 113E-6  
Case: 04-43621

User: chambersk  
Form ID: 7do

Page 1 of 1  
Total Served: 22

Date Rcvd: Jan 05, 2005

The following entities were served by first class mail on Jan 07, 2005.

db +Boyd Shane Collie, 323 Wayburn Walk, Dallas, GA 30132-8351  
 aty +Alice Allen Blanco, McCalla Raymer, et al, 1544 Old Alabama Road, Roswell, GA 30076-2102  
 aty +Brian R. Cahn, Perrotta Cahn and Prieto, 102 N Bartow, Cartersville, GA 30120-3106  
 aty +Brian R. Cahn, Perrotta & Associates, P.C., 102 North Bartow Street,  
Cartersville, GA 30120-3106  
 aty Lara Anne Armstrong, McCalla Raymer, et al, 1544 Old Alabama Road, Roswell, GA 30076-2102  
 tr +L. Lou Allen, Ells & Allen LLC, Suite 181, The Oglethorpe Building, 2971 Flowers Road South,  
Atlanta, GA 30341-5406  
 ust +Office of the US Trustee, Suite 362, 75 Spring Street, SW, Atlanta, GA 30303-3330  
 7375611 +American General Finance, 1690 Powder Springs Rd SW, Ste 212, Marietta, GA 30064-4866  
 7375612 +American General Finance, 8097 Tara Blvd, Jonesboro, GA 30236-3294  
 7375613 Attorney General of Georgia, 132 State Judicial Building, Atlanta, GA 30334  
 7375616 +Citicfinancial Retail Services, P O Box 22060, Tempe, AZ 85285-2060  
 7375617 +Digestive Care Associates, 1700 Hospital South Drive #502, Austell, GA 30106-8159  
 7375618 Georgia Department of Revenue, Bankruptcy Insolvency Unit, P O Box 3889, Atlanta, GA 30334  
 7375619 Household Credit Services, P. O. Box 5244, Carol Stream, IL 60197-5244  
 7375620 IRS - Insolvency, Room 400 - Stop 334D, 401 West Peachtree Street, NE, Atlanta, GA 30308  
 7375621 +McCalla, Raymer, et al., 1544 Old Alabama Road, Roswell, GA 30076-2102  
 7375622 Office of Chief Counsel, Room 1400 Stop 1400, 401 West Peachtree Street, NE,  
Atlanta, GA 30308  
 7375623 +United States Attorney, 600 United States Courthouse, 75 Spring Street, SW,  
Atlanta, GA 30303-3309  
 7375624 +Wells Fargo Home Mortgage, P O Box 30110, Tampa, FL 33630-3110  
 7375625 +Wellstar Windy Hill, P O Box 406170, Atlanta, GA 30384-6170

The following entities were served by electronic transmission on Jan 05, 2005 and receipt of the transmission was confirmed on:

7375614 +E-mail: bankruptcy@bbandt.com Jan 05 2005 22:00:23 BB&T, P O Box 580002,  
Charlotte, NC 28258-0002  
 7375615 +EDI: CAPITALONE.COM Jan 05 2005 21:52:00 Capital One Bank, P. O. Box 530092,  
Atlanta, GA 30353-0092

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo Bank, N.A., Successor by Merger to Wel

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2005

Signature:

